

## Fill in this information to identify the case:

Debtor 1 Andrew Gregory

Debtor 2 Nancy Gregory  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of New York  
(State)

Case number 15-73746-REG

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Igloo Series III Trust Court claim no. (if known): 5-1

Last 4 digits of any number you use to identify the debtor's account: 6 9 4 5

Property address: 120 South Hillside Avenue  
Number Street

Nesconset NY 11767  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:      /      /       
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ 24,174.46

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00

c. **Total.** Add lines a and b. (c) \$ 24,174.46

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

11 / 01 / 2019  
MM / DD / YYYY

11/1/19 - 9/1/20 @ \$2386.89 /mos - Sus: \$2081.33

Debtor 1 **Andrew Gregory**

First Name Middle Name Last Name

Case number (if known) **15-73746-REG****Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**x Richard Postiglione**

Signature

Date **09 15 2020**  
\_\_\_\_/\_\_\_\_/\_\_\_\_Print **Richard Postiglione**

First Name Middle Name Last Name

Title **Attorney for Creditor**Company **Friedman Vartolo, LLP**

If different from the notice address listed on the proof of claim to which this response applies:

Address **1325 Franklin Avenue, Suite 230**

Number Street

**Garden City NY 11530**

City State ZIP Code

Contact phone **212 471 5100**  
(\_\_\_\_) \_\_\_\_-\_\_\_\_Email **bankruptcy@friedmanvartolo.com**  
\_\_\_\_\_

Date	Payment Changes			Notice Filed
	Pre	Error	Total	
9/1/2013	\$543.56		\$1,860.96	Filed w/POC
9/1/2016	\$543.56	\$1,233.93	\$1,881.49	9/1/2016
7/1/2017	\$543.56	\$1,893.98	\$1,893.98	6/5/2017
11/1/2019	\$543.56	\$1,741.18	\$1,888.89	10/4/2019
		\$50.00		



Loan Information	
Loan #	Gregory
Borrower	15-73746
By Case #	6/1/2013
Date Filed	9/1/2013
First Post Petition	9/1/2013
Due Date	9/1/2013
POC Covers	9/1/2013-9/1/15

Date	Amount Paid	Contractual Due Date	Post Paid Due Date	Amnt Due	Over/Short	Surgeance Credit	Surgeance Debit	Surgeance Balance	APO Arrears Credit	APO Debit	APO Surgeance Balance	APO Paid to Date	POC Arrears Credit	POC Debit	POC Surgeance Balance	POC Paid to Date	Comments
6/22/2016	\$1,860.96	6/1/2016	6/1/2016	\$1,860.96	\$14.42	\$14.42		\$14.42			\$14.42	\$14.42			\$14.42	\$14.42	
6/22/2016	\$18,746.64	10/1/2014	10/1/2014	\$1,860.96	\$14,885.68	\$14,885.68		\$14,885.68			\$14,885.68	\$14,885.68			\$14,885.68	\$14,885.68	
6/22/2016		11/1/2014	11/1/2014	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
6/22/2016		12/1/2014	12/1/2014	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
6/22/2016		1/1/2015	1/1/2015	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
6/22/2016		2/1/2015	2/1/2015	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
6/22/2016		3/1/2015	3/1/2015	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
6/22/2016		4/1/2015	4/1/2015	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
6/22/2016		5/1/2015	5/1/2015	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
6/22/2016		6/1/2015	6/1/2015	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017	\$1,731.32	7/1/2015	7/1/2015	\$1,860.96	\$1,731.32	\$1,731.32		\$1,731.32			\$1,731.32	\$1,731.32			\$1,731.32	\$1,731.32	
7/15/2017		8/1/2015	8/1/2015	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		9/1/2015	9/1/2015	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		10/1/2015	10/1/2015	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		11/1/2015	11/1/2015	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		12/1/2015	12/1/2015	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		1/1/2016	1/1/2016	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		2/1/2016	2/1/2016	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		3/1/2016	3/1/2016	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		4/1/2016	4/1/2016	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		5/1/2016	5/1/2016	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		6/1/2016	6/1/2016	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		7/1/2016	7/1/2016	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		8/1/2016	8/1/2016	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		9/1/2016	9/1/2016	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		10/1/2016	10/1/2016	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		11/1/2016	11/1/2016	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		12/1/2016	12/1/2016	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		1/1/2017	1/1/2017	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		2/1/2017	2/1/2017	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		3/1/2017	3/1/2017	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		4/1/2017	4/1/2017	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		5/1/2017	5/1/2017	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		6/1/2017	6/1/2017	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		7/1/2017	7/1/2017	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		8/1/2017	8/1/2017	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		9/1/2017	9/1/2017	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		10/1/2017	10/1/2017	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		11/1/2017	11/1/2017	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		12/1/2017	12/1/2017	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		1/1/2018	1/1/2018	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		2/1/2018	2/1/2018	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		3/1/2018	3/1/2018	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		4/1/2018	4/1/2018	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		5/1/2018	5/1/2018	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		6/1/2018	6/1/2018	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		7/1/2018	7/1/2018	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		8/1/2018	8/1/2018	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		9/1/2018	9/1/2018	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		10/1/2018	10/1/2018	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		11/1/2018	11/1/2018	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		12/1/2018	12/1/2018	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		1/1/2019	1/1/2019	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		2/1/2019	2/1/2019	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		3/1/2019	3/1/2019	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		4/1/2019	4/1/2019	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		5/1/2019	5/1/2019	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		6/1/2019	6/1/2019	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		7/1/2019	7/1/2019	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		8/1/2019	8/1/2019	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		9/1/2019	9/1/2019	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		10/1/2019	10/1/2019	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		11/1/2019	11/1/2019	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		12/1/2019	12/1/2019	\$1,860.96	\$1,860.96		\$1,860.96				\$1,860.96	\$1,860.96			\$1,860.96	\$1,860.96	
7/15/2017		1/1/2020	1/1/2020	\$1,860.96	\$1,860.96		\$1,860.96	</									



[illegible]